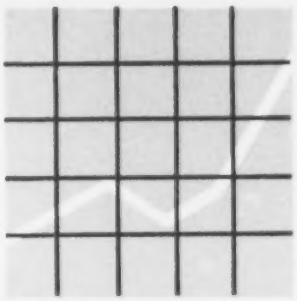
2/27/84 U6430-1 A



Colorado Business Review

BUSINESS RESEARCH DIVISION • GRADUATE SCHOOL OF BUSINESS ADMINISTRATION • UNIVERSITY OF COLORADO

CONTENTS

2 **Terminating Employees**
. . . by Brian H. Kleiner
5 Colorado Business Indicators
7 Local Business Conditions

Volume LVII, Number 1, January 1984

Terminating Employees

Brian H. Kleiner

One of the biggest areas of confusion and concern today for managers relates to the proper process for terminating employees. Handled improperly it can be very expensive to an organization if an employee chooses to sue in court–even if the company wins. An even greater cost may accrue in an organization in terms of the decreasing motivation, productivity, and satisfaction of existing employees. The purpose of this article is to give managers a guide for handling this process effectively.

The first point that should be emphasized is that there is still a big difference in the basis for terminating employees between unionized and non-unionized organizations. In unionized organizations an employer generally must prove "just cause." By contrast, in non-unionized organizations "terminations at will" is still the rule, although it is weakening. Why, then, are non-unionized organizations, nevertheless, careful not to abuse the "termination at will" doctrine? There appear to be four reasons. First, companies have an investment in their individual employees. Terminating one typically requires the company to accept the cost of training a new employee. Second, companies are becoming increasingly aware that terminating employees tends to indicate as much failure on the part of management as may be the case for the employees themselves. Therefore, mature managers are more willing to reform their own practices before placing the blame of a problem situation totally on the employee. Third, as indicated earlier, a legal battle is time consuming, expensive, and frustrating. And fourth, abuse can easily lead to unionization, a prospect most managers would like to avoid.

TYPES OF DISCHARGE

In general, there are three types of discharge. They are a non-misconduct discharge, a disciplinary discharge, and progressive discharge.

The non-misconduct discharge results from a reason other than the fault of the employee, as, for example, when there is a lack of work for that employee to do. In fact, lack of work is the most common of all reasons why employees are discharged. The disciplinary discharge, on the other hand, results from gross misconduct, such as fighting, willful destruction of company property, or theft or other dishonest acts. An employer may terminate at once an employee who commits a gross misconduct.

The progressive discharge occurs because of comparatively more minor misconduct that is uncorrected. Normally, one would not terminate an employee on the first infraction. There are generally four areas related to progressive discharge: defective job performance, violation of work rules, disobeying a supervisor, and general personal behavior.

Before discharging an employee for defective job performance, an employer should try to be sure that truly measurable standards do exist for the job and that the employee's earlier performance appraisal evaluations indicate appropriately where there is defective job performance. Many times managers who seek to avoid conflict hope that their leniency somehow will help the employee's motivation. Often, however, not confronting the employee only creates larger problems for both later on.

Work rules violations are another source of employee discharge. Work rules are generally published in employee handbooks or posted on bulletin boards, and they relate to such areas as absenteeism and tardiness, loafing on the job and inattention to duties, violation of safety rules, and alcohol and drug use. In discharging an employee based on uncorrected violation of work rules, it is particularly important to be sure that all employees are being handled by the company in the same way.

Before discharging an employee for disobeying a supervisor, a company should be able to justify that the insubordination was not provoked. Finally, dismissal for general personal behavior can include creating a disturbance on company property and sexual harassment. The latter is becoming an increasingly sensitive issue that requires proper handling by management.

THE THREE KEY CONCERNS

In general, there are three keys for not getting into trouble concerning the issue of terminating employees. They are: (1) a competently executed progressive discipline process; (2) a competently executed grievance-handling process; and (3) knowledge of specially protected workers based on current laws and court interpretations. The remainder of this article will treat these areas.

Progressive Discipline Process

Progressive discipline requires four major steps: oral reprimand, written reprimand, final warning with a probationary period, and dismissal.

The oral reprimand should be practiced in a manner such that the criticism involved is perceived by the one receiving it as both instructional and serious. Some useful guidelines for how to reprimand are contained in the best-selling book, ***The One Minute Manager*** (Blanchard and Johnson, 1982). They are as follows:

1. Tell people ***beforehand*** that you are going to let them know how they are doing and in no uncertain terms.

(The first half of the reprimand)

2. Reprimand people immediately.
3. Tell people what they did wrong–be specific.
4. Tell people how you feel about what they did wrong–and in no uncertain terms.
5. Stop for a few seconds of uncomfortable silence to let them ***feel*** how you feel.

(The second half of the reprimand)

6. Shake hands, or touch them in a way that lets them know you are honestly on their side.
7. Remind them how much you value them.

Brian H. Kleiner is Associate Professor of Management at California State University, Fullerton.

8. Reaffirm that you think well of them but not of their performance in this situation.
9. Realize that when the reprimand is over, it's over.

The written reprimand should show the importance of the situation, describe the particular deficiency, review any previous discussions on the subject, define the standard of performance that is expected, specify a period of time to correct the deficiency, and identify the consequences of the employee's continuing failure to maintain satisfactory performance. This could be deferral of salary increases, lack of promotional opportunities, or possible loss of job. A copy should be given to the employee, and one also should be placed in the employee's personnel file. An appropriate date should be fixed to determine whether satisfactory improvement was achieved. If so, an appropriate memo should be placed in the employee's file.

The final warning with a probationary period should include copies of previous written warnings, specific areas in which the employee must improve, a period of time within which to correct the unsatisfactory performance, and a statement that this is the final opportunity to bring performance up to the required level and that continuing failure will result in termination. One copy should be given to the employee, and one copy should be placed in that employee's personnel file. If there is satisfactory improvement, a memo removing the employee from final warning status should be given to the employee and a copy of that memo placed in the employee's personnel file.

The dismissal step involves actions by the department head and the immediate supervisor concerned. The department head's approval should be obtained by the supervisor before termination. The department head should make sure that there is a good reason and that it can be substantiated. For instance, the department head can determine that the employee is not meeting measurable performance standards for the job if that is the reason for termination, that the employee has been informed of the shortcomings involved and improvements required, and that the employee has been warned that dismissal will result if performance does not improve. The supervisor does terminate the employee, however. A few hints that the supervisor might keep in mind are that there should be no surprises, that it is all right to give an explanation as to why the person is being terminated, that the finality of the termination is understood, and that it is not necessary to create undue mental stress on the person. Role play training can help to develop skill in this difficult area.

Some general guidelines that can be viewed as a summary are:

1. Put rules in writing and make sure employees understand them.
2. Be prompt, objective, and consistent.
3. Discipline in the privacy of an office.
4. Educate—don't humiliate.
5. Keep a file of all employee infractions.
6. Follow due process.

Grievance Handling

In grievance handling it is very important that one be prompt, be comprehensive in the investigation, and be fair. When this process is handled in this manner, there are a number of benefits that can be expected. They are:

1. Employee problems become better known.
2. Problems tend to be solved before they become serious.

COLORADO BUSINESS REVIEW

GRADUATE SCHOOL OF BUSINESS ADMINISTRATION

University of Colorado

Boulder, Colorado 80309

CHARLES GOELDNER, EDITOR

KAREN DUEA, ASSOCIATE EDITOR

RESEARCH AND EDITORIAL COMMITTEE

Richard Beatty

Douglas Hearth

James Nelson

Bruce Neumann

John Young

Gerald Allen

Opinions and conclusions expressed in articles in the *Colorado Business Review* are those of the individual authors and are not necessarily endorsed by the University of Colorado or the Graduate School of Business Administration. Comments on and criticism of articles are invited; unsolicited manuscripts of from 1,500 to 2,500 words are also welcome, provided they are on subjects of general and horizontal interest to businessmen in the Rocky Mountain region. Manuscripts should be submitted in duplicate, typewritten double spaced, to the editor together with an indication of the author's background or position.

COLORADO BUSINESS REVIEW (ISSN:0010-1524 USPS 122-740) is issued monthly by the Business Research Division, Graduate School of Business Administration, University of Colorado, Boulder, Colorado 80309. Mailed free to Colorado residents on request. Second-class postage paid at Boulder, Colorado.

3. Future problems are prevented more easily.
4. Employees are given an emotional release for their dissatisfactions.
5. The working relationship in the group is better maintained.
6. There is a check and balance on arbitrary management actions.

In handling this process it can be helpful to know some of the common symptoms of employee grievances, some of the possible causes of employee grievances, and some of the ways for determining the true cause.

In terms of common symptoms, the following are particularly good indicators: decline in work, insubordination, indifferent attitude, tardiness and absenteeism, and sullenness and moodiness.

Possible causes could relate to the union agreement, to the job, or to the individual. With regard to the agreement, there could be a violation of the agreement or a violation of policies or procedures. With regard to the job, there could be a lack of proper orientation or training, improper placement, lack of recognition or satisfaction, or inadequate compensation. With regard to the individual, there could be family problems, financial problems, health problems, or personal adjustment problems.

Determining the cause can be done in many ways—through formal grievance procedures, improving two-way communication, the use of staff or outside counselors, counseling by supervisors, consultation with the union steward, and consultation with informal group leaders.

Essentially, there are five steps in a company's grievance procedure. In step one, the employee discusses the grievance with the supervisor. To encourage this step it is important for the supervisor to be accessible. An "open door" helps. In step two, the employee presents the grievance in writing to the supervisor. Step three occurs when the steward presents the grievance to the department head. The personnel department should have someone go with and represent a non-union employee. At step four, the union presents the grievance to the general manager. In a non-unionized organization, a member of the personnel department can do this for the employee. In step five, the grievance is submitted to an impartial arbitrator. No system of grievance reviews short of arbitration can be entirely credible, even in a non-union organization. The manner for choosing an impartial arbitrator is for each side to strike off from a list any who might be objectionable and then go with one of the names who is remaining.

Specially Protected Workers

The following are some guidelines to keep in mind that relate to specially protected workers. You cannot lawfully terminate someone (1) because of that person's race, sex, national origin, or religion; (2) who complains about working conditions; (3) who tries to organize other workers to join a union; or (4) who is handicapped if the handicap is not affecting the worker's ability to do the job required. Many local laws also indicate that you cannot terminate workers if you object to their sexual preference or marital status, and you cannot lawfully terminate someone for refusing to commit a crime, commit perjury, or violate a public law.

Further, you cannot lawfully terminate "whistle blowers" who are considered to be acting in the best interests of the public, or someone who (as decided by the court or jury) gave to the company some form of "consideration" at the time of employment, such as giving up the right to compete. It is not legal to terminate an employee if the court or jury determines that the company acted in "bad faith," or with malicious intent (such as getting rid of employees just before their pension is about to vest), or in violation of policies reflected in employee handbooks. It is particularly important to be watchful of the wording in employee handbooks. Also, be careful of having trials before juries because they tend to be sympathetic to employees.

REFERENCES

Blanchard, K. and S. Johnson (1982), *The One Minute Manager*, New York: Morrow.

Coulson, R. (1981), *The Termination Handbook*, New York: The Free Press.

Order Now . . .

DIRECTORY OF COLORADO MANUFACTURERS, by G. L. Allen, 1983, 380pp., $45.00

AN ANALYSIS OF THE HIGH TECHNOLOGY INDUSTRY IN COLORADO: PRESENT AND FUTURE TRENDS, by Gerald L. Allen and C. Kenneth Jones, October 1981, 67pp., $25.00

AN IN-DEPTH ANALYSIS AND ECONOMIC IMPACT STUDY OF JEFFERSON COUNTY WITH PROJECTION TO 2000, by Gerald L. Allen, May 1983, 280pp., $100.00

COLORADO SKI INDUSTRY CHARACTERISTICS AND FINANCIAL ANALYSIS, by C. R. Goeldner and Karen Duea, 1984, 94pp., $25.00

THE COLORADO SKI INDUSTRY: HIGHLIGHTS OF THE 1982-83 SEASON, 1983, 23pp., $10.00

Send your prepaid order to: Business Research Division, Campus Box 420, University of Colorado, Boulder, Colorado 80309.

COLORADO BUSINESS INDICATORS
(Figures in Thousands Unless Otherwise Indicated)

	September 1983	August 1983	September 1982	Percent Change September 1983 from August 1983	Percent Change September 1983 from September 1982
Total Civilian Labor Force (by place of residence)[a]	1,663.4	1,667.6	1,591.5	- 0.3	4.5
Unemployment	98.9	107.8	126.3	- 8.3	-21.7
Unemployment Rate (percent)	5.9	6.5	7.9	—	—
Employment	1,564.5	1,559.8	1,465.2	0.3	6.8
Nonagricultural Wage and Salary	1,517.3	1,512.6	1,417.4	0.3	7.0
Agricultural	47.2	47.2	47.8	0.0	- 1.3
Total Nonagricultural Wage and Salary Employment (by place of work)[a]	1,346.7	1,330.1	1,308.0	1.2	3.0
Mining	39.6	40.2	43.2	- 1.5	- 8.3
Metallic Minerals	5.9	6.1	9.1	- 3.3	-35.2
Bituminous Coal, Lignite, and Nonmetallic	4.5	4.6	5.0	- 2.2	-10.0
Oil and Gas Extraction	29.2	29.5	29.1	- 1.0	0.3
Contract Construction	89.7	90.3	81.5	- 0.7	10.1
Manufacturing	182.2	181.9	179.5	0.2	1.5
Lumber, Wood Products, and Furniture	6.9	7.0	6.5	- 1.4	6.2
Stone, Clay, Glass, and Concrete Products	9.9	9.9	10.1	0.0	- 2.0
Primary and Fabricated Metals	14.2	14.1	15.0	0.7	- 5.3
Machinery, Except Electrical	26.7	26.0	25.3	2.7	5.5
Electric and Electronic Equipment	17.4	17.3	16.9	0.6	3.0
Transportation Equipment	13.6	13.6	14.3	0.0	5.1
Other Durable Goods	27.8	28.2	27.7	- 1.4	0.4
Food and Kindred Products	24.3	24.6	23.8	- 1.2	2.1
Textiles and Apparel	3.4	3.3	3.1	3.0	9.7
Paper and Allied Products	2.1	2.0	2.0	5.0	5.0
Printing and Publishing	19.3	19.1	18.6	1.1	3.8
Chemicals and Allied Products	7.9	7.9	7.6	0.0	4.0
Other Nondurable Goods	8.9	8.9	8.6	0.0	3.5
Finance, Insurance, and Real Estate	86.2	87.2	83.5	- 1.2	3.2
Banking	20.9	21.1	21.5	- 1.0	- 2.8
Credit Agencies Other than Banks	13.4	13.3	12.8	0.8	4.7
Insurance Carriers, Agents, and Brokers	20.5	20.7	20.4	- 1.0	0.5
Real Estate and Combination Offices	22.7	23.4	21.5	- 3.0	5.6
Other Finance, Insurance, and Real Estate	8.7	8.7	7.3	0.0	19.2
Transportation and Public Utilities	85.4	77.2	85.5	10.6	- 0.1
Railroad Transportation	5.7	5.7	6.0	0.0	- 5.0
Trucking and Warehousing	17.2	16.8	17.2	2.4	0.0
Air Transportation	15.5	15.5	14.2	0.0	9.2
Other Transportation	6.5	6.5	6.6	0.0	- 1.5
Communications, Electric, Gas, and Sanitary Services	40.6	32.8	41.4	23.8	- 1.9
Trade	330.4	330.4	322.6	0.0	2.4
Wholesale Trade	81.7	81.7	81.0	0.0	0.9
Retail Trade	248.6	248.7	241.5	- 0.0	2.9
Services	291.1	294.9	277.7	- 1.3	4.8
Lodging and Combination Lodging/Eating Places	27.0	28.4	25.4	- 4.9	6.3
Personal Services	15.1	15.0	14.1	0.7	7.1
Business Services	58.5	58.0	52.3	0.9	11.9
Auto and Miscellaneous Repair Services	14.7	14.8	14.1	- 0.7	4.3
Amusements and Recreation	18.7	21.0	16.7	-11.0	12.0
Health Services	74.0	73.9	72.9	0.1	1.5
Educational Services	9.7	8.9	9.8	9.0	- 1.0
Membership Organizations	19.8	20.6	19.5	- 3.9	1.5
Other Services	53.4	54.4	52.9	- 1.8	1.0
Government	242.0	228.0	234.6	6.1	3.2
Federal	53.3	53.4	51.1	- 0.2	4.3
State	55.8	50.0	54.4	11.6	2.6
Local	133.0	124.6	129.1	6.7	3.0

	September 1983	August 1983	September 1982	Percent Change September 1983 from August 1983	Percent Change September 1983 from September 1982
Average Weekly Hours					
Construction	40.7	39.7	36.1	2.5	12.7
Manufacturing	40.6	40.2	39.1	1.0	3.8
Durable Goods	41.1	40.6	39.5	1.2	4.1
Nondurable Goods	40.0	39.6	38.6	1.0	3.6
Average Weekly Earnings ($)					
Construction	545.79	529.99	489.88	3.0	11.4
Manufacturing	366.62	363.01	340.56	1.0	7.7
Durable Goods	379.76	372.71	350.76	1.9	8.3
Nondurable Goods	348.40	348.48	325.78	- 0.0	6.9
Initial Unemployment Claims (000)	15.0	n.r.	20.8	–	-27.9
Bankruptcies, All Types (number)	525	567	566	- 7.4	- 7.2
Total State Revenue ($000)	550,011	581,642	494,502	- 5.4	11.2
Total State Expenditures ($000)	548,222	627,531	501,076	-12.6	9.4
Crude Oil Production (thous. bbls.)	2,528	2,419	2,469	4.5	2.4
Dry Gas Production (mil. cu. ft.)	10,374	8,604	11,227	20.6	- 7.6
Coal Production	1,383.2	1,632.0	1,290.2	-15.3	7.2
New Oil and Gas Wells (number)	166	202	171	-17.8	- 2.9
Natural Gas Used (bil. cu. ft.)	6.0	5.7	8.4	5.3	-28.6
Electrical Power Sales (mil. kwh)					
Residential	503.4	499.3	472.6	0.8	6.5
Nonresidential	1,210.8	1,251.7	1,157.8	- 3.3	4.6
New Construction, 122 places					
Residential permits (number)	2,961	3,323	1,821	-10.9	62.6
Residential value ($000)	206,190	236,889	118,022	-13.0	74.7
Nonresidential permits (number)	432	380	165	13.7	161.8
Nonresidential value ($000)	91,987	85,405	43,073	7.7	113.6
Highway Contractor Payments ($000)	15,453	12,975	18,005	19.1	-14.2
Savings and Loan Net New Savings ($000)[b]	-57,600	49,000	-50,100	–	–
National Park Recreational Visits–10 Areas (000)[b]	1,004.0	1,355.5	673.5	-25.9	49.1
Motor Vehicle Title Applications (000)	107.2	90.3	83.8	18.7	27.9
Highway Vehicle Traffic Counts at Border Stations (daily average)	41,779*	53,529	43,203	-22.0	- 3.3
Air Passengers, Stapleton (000)[c]	1,927	2,346	1,920	-17.9	0.4
Air Freight and Air Express, Stapleton (thous. lbs.)	30,469	29,929	27,319	1.8	11.5
Prices Received by Farmers ($)					
Beef Cattle (per cwt)	57.30	60.10	59.90	- 4.7	- 4.3
Lambs (per cwt)	47.90	50.00	53.90	- 4.2	-11.1
Wheat (per bu.)	3.31	3.26	3.23	1.5	2.5
Corn (per bu.)	3.15	3.25	2.19	- 3.1	43.8
Potatoes (per cwt)	6.85	5.00	3.75r	37.0	82.7
Wool	.60	.48	.60r	25.0	0.0

NOTES: An asterisk (*) indicates preliminary data subject to revision.
Revised data are marked (r).
n.r.–not reported.

[a]Employment figures have been updated to a December 1981 benchmark and are arranged by 1972 Standard Industrial Classifications (SIC). Previously reported data were on a March 1981 benchmark. Thus, these data are not comparable to that published prior.

[b]New series, thus figures are not comparable to those previously published.

[c]Includes scheduled airlines, commuter airlines, and charter passengers.

Employment, Hours, and Earnings data from Colorado Department of Labor and Employment.
Bankruptcies from the Office of the Federal Referee in Bankruptcy.
State Revenue and Expenditures from the State Controller's Office.
Crude Oil Production, Dry Gas Production and New Oil and Gas Wells from the Oil and Gas Conservation Commission.
Coal Production from Colorado State Coal Mine Inspection Department.
Natural Gas Used from Colorado Interstate Gas Company.
Electrical Power Sales from 17 individual companies.
New Construction from Bureau of the Census, U.S. Department of Commerce.
Highway Contractor Payments from the Colorado Highway Department.
Life Insurance Sales from the Life Insurance Marketing and Research Association, Inc.
Savings and Loan Net New Savings from Federal Home Loan Bank of Topeka.
Recreational Visits from National Park Service, Denver.
Highway Traffic counts from Colorado Highway Department.
Air Passengers, Freight, and Express from Stapleton International Airport Business Office.
Prices Received by Farmers from U.S. Department of Agriculture.

LOCAL BUSINESS CONDITIONS
(All Figures in Thousands)

	September 1983	August 1983	September 1982
ALAMOSA (1982 pop. 7,182)			
Electric Power (kwh)	3,138	3,177	3,182
Constr. ($)—Res.	0	65	91
—Nonres.	0	0	13
Deposits ($) (2 of 2 banks)	52,890	52,425	48,943
ARVADA (1982 pop. 91,262)			
Electric Power (kwh)	30,065	28,577	28,491
Constr. ($)—Res.	2,682	4,054	2,528
—Nonres.	948	107	1,085
Deposits ($) (4 of 5 banks)	111,493	108,960	89,174
ASPEN (1982 pop. 4,081)			
Electric Power (kwh)	2,635	2,986	2,548
Constr. ($)—Res.	0	275	210
—Nonres.	1,090	0	0
Deposits ($) (2 of 3 banks)	78,781	77,155	74,497
AURORA (1982 pop. 178,665)			
Electric Power (kwh)	100,533	88,632	79,130
Constr. ($)—Res.	24,412	25,394	11,979
—Nonres.	4,899	2,381	170
Deposits ($) (10 of 14 banks)	278,941	277,313	206,466
BOULDER (1982 pop. 80,651)			
Electric Power (kwh)	62,973	61,060	55,941
Constr. ($)—Res.	7,237	4,670	311
—Nonres.	2,775	2,330	1,418
Deposits ($) (10 of 10 banks)	599,889	593,200	451,139
BRIGHTON (1982 pop. 13,239)			
Electric Power (kwh)	5,383	5,368	4,965
Constr. ($)—Res.	0	127	70
—Nonres.	940	301	0
Deposits ($) (2 of 2 banks)	63,210	59,597	53,857
BROOMFIELD (1982 pop. 22,452)			
Electric Power (kwh)	9,545	10,551	10,750
Constr. ($)—Res.	3,176	3,701	185
—Nonres.	0	648	0
Deposits ($) (2 of 2 banks)	65,028	60,220	50,225
CANON CITY (1982 pop. 13,576)			
Electric Power (kwh)	24,962	25,083	26,327
Constr. ($)—Res.	259	121	35
—Nonres.	0	238	0
Deposits ($) (3 of 3 banks)	111,422	112,394	101,398
COLORADO SPRINGS (1982 pop. 230,553)			
Electric Power (kwh)	168,144	174,311	156,381
Constr. ($)—Res[a]	41,046	29,890	16,300
—Nonres.	18,063	46,315	5,368
Deposits ($) (17 of 20 banks)	1,005,242*	1,058,484	884,332
COMMERCE CITY (1982 pop. 16,412)			
Electric Power (kwh)	27,602	30,366	16,299
Constr. ($)—Res.	30	229	210
—Nonres.	805	260	0
Deposits ($) (1 of 1 bank)	27,363	26,833	27,866
CORTEZ (1982 pop. 7,489)			
Electric Power (kwh)	3,817	3,560	2,570
Constr. ($)—Res.	136	76	123
—Nonres.	45	0	0
Deposits ($) (3 of 3 banks)	91,051	94,671	78,941
CRAIG (1982 pop. 10,000)			
Electric Power (kwh)	4,210	4,110	3,716
Constr. ($)—Res.	0	47	0
—Nonres.	0	0	0
Deposits ($) (2 of 2 banks)	63,670	66,110	68,919

	September 1983	August 1983	September 1982
DENVER (1982 pop. 500,600)			
Electric Power (kwh)	367,136	369,239	357,277
Constr. ($)—Res.	12,845	13,582	6,599
—Nonres.	6,326	16,066	8,843
Deposits ($) (40 of 45 banks)	7,309,808	7,017,019	6,502,414
DURANGO (1982 pop. 12,276)			
Electric Power (kwh)	5,964	5,708	5,914
Constr. ($)—Res.	359	597	0
—Nonres.	239	237	0
Deposits ($) (3 of 3 banks)	140,954	138,017	120,399
ENGLEWOOD (1982 pop. 30,555)			
Electric Power (kwh)	23,970	23,046	21,918
Constr. ($)—Res.	198	198	0
—Nonres.	2,596	78	1,788
Deposits ($) (7 of 12 banks)	427,465	411,789	339,372
ESTES PARK (1982 pop. 2,934)			
Electric Power (kwh)	4,701	4,946	4,450
Constr. ($)—Res.	502	782	56
—Nonres.	0	130	0
Deposits ($) (2 of 2 banks)	44,849	44,648	40,469
FORT COLLINS (1982 pop. 68,307)			
Electric Power (kwh)	48,386	45,773	39,028
Constr. ($)—Res.	4,722	3,994	1,699
—Nonres.	391	624	834
Deposits ($) (8 of 8 banks)	418,166	406,404	366,394
FORT MORGAN (1982 pop. 8,913)			
Electric Power (kwh)	8,611	7,808	7,822
Constr. ($)—Res.	364	239	50
—Nonres.	0	0	37
Deposits ($) (3 of 3 banks)	99,837	99,042	89,045
GLENWOOD SPRINGS (1982 pop. 5,000)			
Electric Power (kwh)	4,900	5,250	4,846
Constr. ($)—Res.	340	294	563
—Nonres.	0	0	31
Deposits ($) (3 of 3 banks)	127,046	127,312	116,037
GOLDEN (1982 pop. 13,109)			
Electric Power (kwh)	6,090	6,376	5,793
Constr. ($)—Res.	601	867	382
—Nonres.	0	634	0
Deposits ($) (3 of 3 banks)	159,217	161,682	127,280
GRAND JUNCTION (1982 pop. 32,082)			
Electric Power (kwh)	23,319	21,527	21,313
Constr. ($)—Res.	1,542	139	1,263
—Nonres.	9,911	5,180	10,221
Deposits ($) (5 of 5 banks)	335,520	335,264r	348,880
GREELEY (1982 pop. 54,063)			
Electric Power (kwh)	30,688	27,041	26,678
Constr. ($)—Res.	2,627	1,962	508
—Nonres.	43	13,314	24
Deposits ($) (9 of 9 banks)	484,681	477,421	413,340
GUNNISON (1982 pop. 6,031)			
Electric Power (kwh)	3,330	3,097	3,298
Constr. ($)—Res.	32	0	0
—Nonres.	495	39	36
Deposits ($) (2 of 2 banks)	52,367	51,800	46,918
LA JUNTA (1982 pop. 8,338)			
Electric Power (kwh)	5,094	6,044	5,044
Constr. ($)—Res.	60	0	97
—Nonres.	0	0	0
Deposits ($) (2 of 2 banks)	55,860	52,790	47,964

Business Research Division
Graduate School
of Business Administration
Campus Box 420
University of Colorado
Boulder, Colorado 80309

EDWARD KIANKA
CONGRESSIONAL INFO SERVICE
4520 EAST-WEST HIGHWAY
SUITE 800, SRI
BETHESDA, MD 20814

C

Entered as Second-Class Postage at the Post Office, Boulder, Colorado

USPS 122-740
ISSN: 0010-1524

LOCAL BUSINESS CONDITIONS—Continued

	September 1983	August 1983	September 1982
LAFAYETTE (1982 pop. 10,115)			
Electric Power (kwh)	2,826	2,644	2,575
Constr. ($)—Res.	1,277	314	1,553
—Nonres.	0	0	775
Deposits ($) (1 of 1 bank)	17,066	17,446	16,024
LAKEWOOD (1982 pop. 117,436)			
Electric Power (kwh)	60,441	62,039	60,169
Constr. ($)—Res.	7,843	23,561	4,645
—Nonres.	8,417	177	1,061
Deposits ($) (12 of 12 banks)	571,106	573,762	484,876
LAMAR (1982 pop. 7,793)			
Electric Power (kwh)	9,743	8,787	8,240
Constr. ($)—Res.	169	174	297
—Nonres.	0	0	0
Deposits ($) (2 of 2 banks)	82,469	81,761	72,089
LITTLETON (1982 pop. 30,001)			
Electric Power (kwh)	18,184	16,754	16,342
Constr. ($)—Res.	1,926	975	2,518
—Nonres.	860	136	172
Deposits ($) (9 of 11 banks)	185,045*	246,308r	186,471
LONGMONT (1982 pop. 46,313)			
Electric Power (kwh)	25,449	24,824	20,684
Constr. ($)—Res.	2,689	2,042	554
—Nonres.	2,631	420	0
Deposits ($) (5 of 5 banks)	216,082	213,267	177,934
LOUISVILLE (1982 pop. 6,067)			
Electric Power (kwh)	10,340	10,807	17,643
Constr. ($)—Res.	1,260	7,018	2,753
—Nonres.	0	765	567
Deposits ($) (2 of 2 banks)	29,133	27,999	18,544
LOVELAND (1982 pop. 30,962)			
Electric Power (kwh)	20,674	23,561	15,761
Constr. ($)—Res.	862	1,317	1,192
—Nonres.	0	0	0
Deposits ($) (4 of 4 banks)	152,794	150,572	131,052
MONTROSE (1982 pop. 8,895)[b]			
Constr. ($)—Res.	187	0	36
—Nonres.	0	0	56
Deposits ($) (3 of 3 banks)	116,338	114,016	101,655
NORTHGLENN (1982 pop. 30,980)			
Electric Power (kwh)	12,204	11,805	12,208
Constr. ($)—Res.	176	134	0
—Nonres.	1,383	358	0
Deposits ($) (2 of 3 banks)	68,884	67,473	57,670
PUEBLO (1982 pop. 99,619)			
Electric Power (kwh)	55,275	54,296	52,102
Constr. ($)—Res.	343	406	183
—Nonres.	388	802	323
Deposits ($) (8 of 9 banks)	395,194	395,696	359,692
ROCKY FORD (1982 pop. 4,574)			
Electric Power (kwh)	6,802	6,557	6,119
Constr. ($)—Res.	0	0	0
—Nonres.	0	0	0
Deposits ($) (1 of 2 banks)	15,114	14,456	13,334
SALIDA (1982 pop. 4,478)			
Electric Power (kwh)	1,553	1,846	1,466
Constr. ($)—Res.	67	103	0
—Nonres.	0	0	0
Deposits ($) (2 of 2 banks)	39,072	40,237	44,100
STERLING (1982 pop. 11,470)			
Electric Power (kwh)	7,215	7,179	6 865
Constr. ($)—Res.	49	73	45
—Nonres.	0	0	87
Deposits ($) (3 of 3 banks)	142,434	144,208	134,303
THORNTON (1982 pop. 44,130)			
Electric Power (kwh)	17,366	16,988	17,227
Constr. ($)—Res.	2,710	6,322	1,158
—Nonres.	0	661	0
Deposits ($) (1 of 1 bank)	27,811	28,136	24,017
TRINIDAD (1982 pop. 9,900)			
Electric Power (kwh)	2,947	2,755	3,001
Constr. ($)—Res.	41	60	0
—Nonres.	0	0	0
Deposits ($) (2 of 2 banks)	59,288	56,440	52,711
WESTMINSTER (1982 pop. 54,995)			
Electric Power (kwh)	23,739	23,419	25,536
Constr. ($)—Res.	6,472	4,393	4,531
—Nonres.	727	580	300
Deposits ($) (3 of 3 banks)	102,523	102,346	87,606
WHEAT RIDGE (1982 pop. 31,743)			
Electric Power (kwh)	23,787	24,551	21,568
Constr. ($)—Res.	1,203	482	496
—Nonres.	984	229	212
Deposits ($) (2 of 2 banks)	90,603	92,784	70,938

[a] Regional figures.
[b] Electric Power consumption figures are not available.

NOTES: Population figures are preliminary 1982 estimates by the Demographic Section, Colorado Division of Local Government.
Construction figures are valuation of new residential and nonresidential construction only.
Deposit figures are total deposits in commercial banks as of last day of month.
n.r.—not reported
*—preliminary data
r—revised data